

FIG. 1

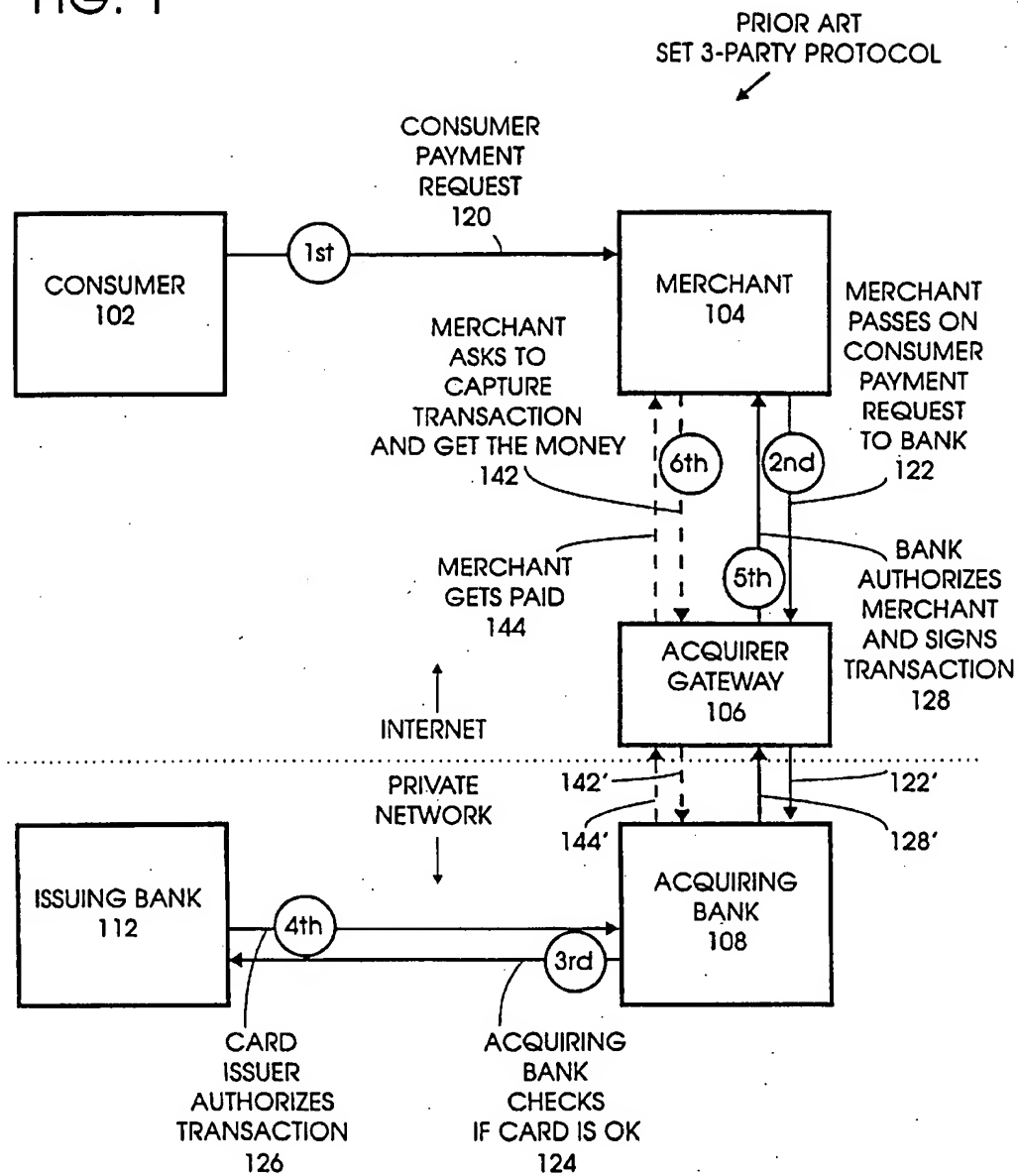


FIG. 2A

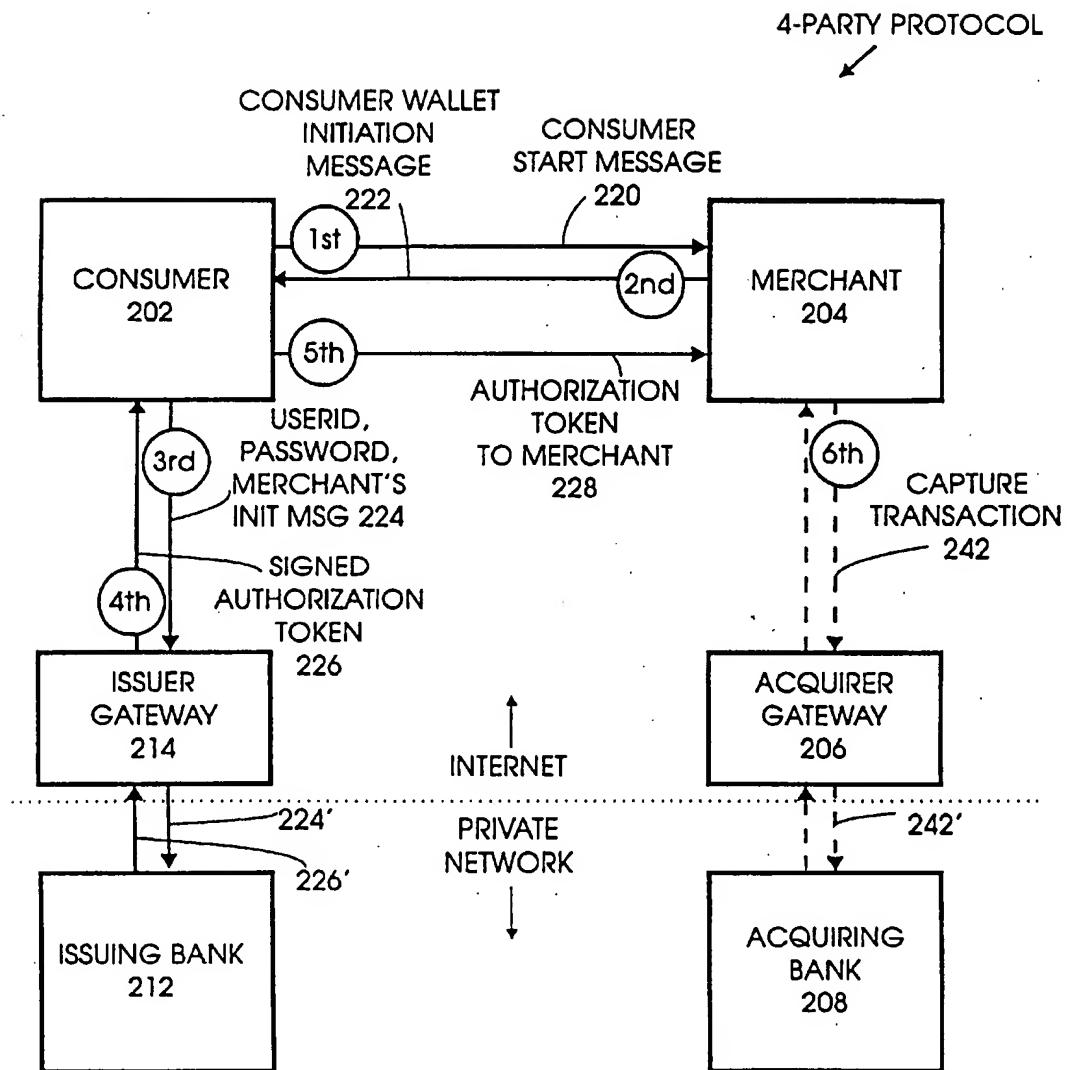


FIG. 2B

4-PARTY PROTOCOL

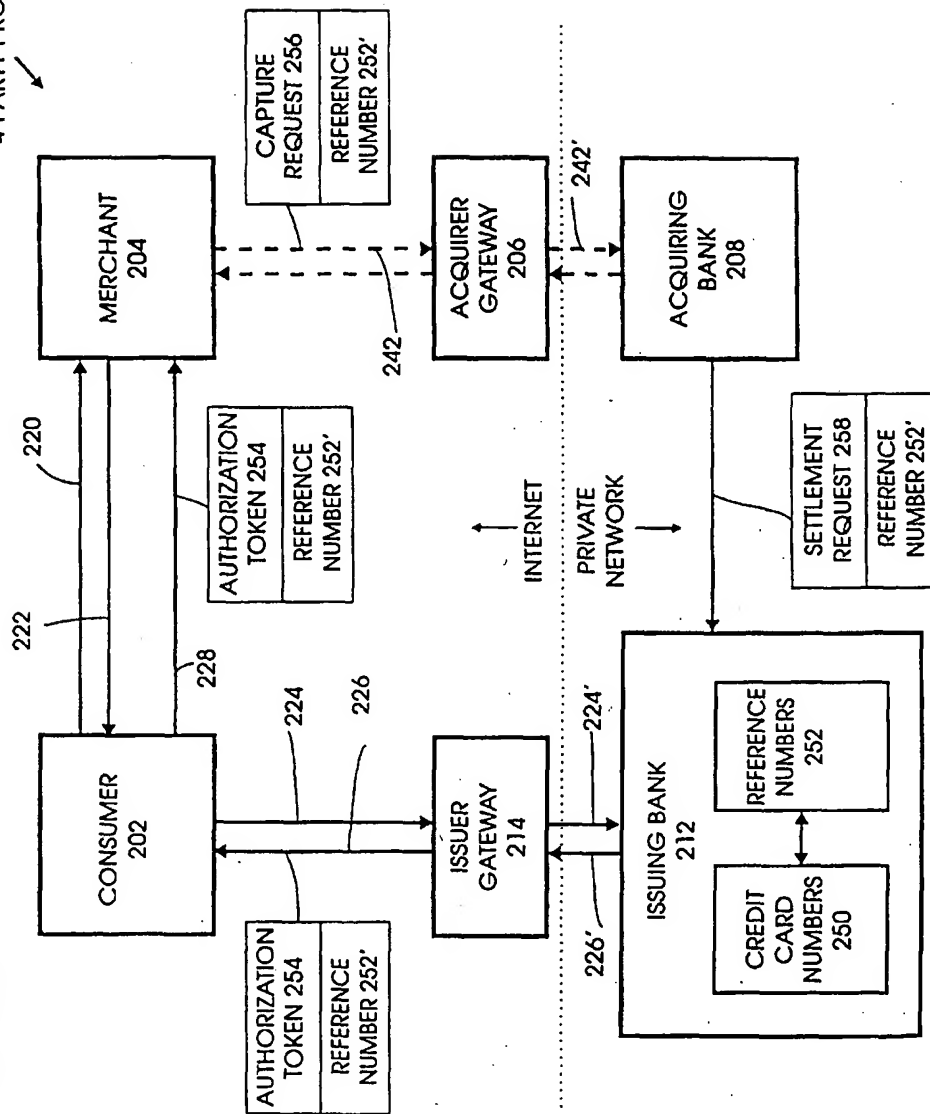


FIG. 2C

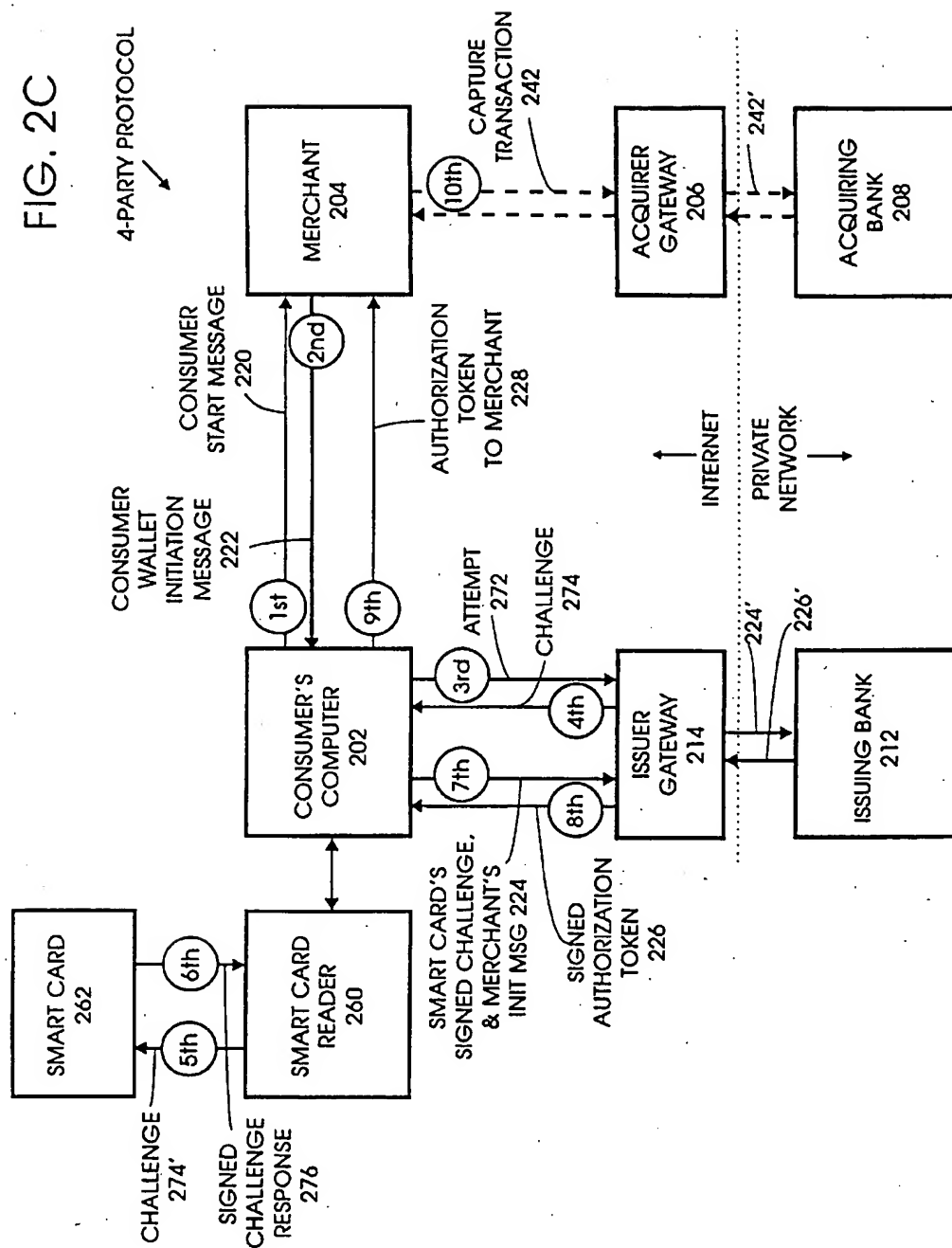


FIG. 3

4-PARTY CREDIT/DEBIT PROTOCOL
300

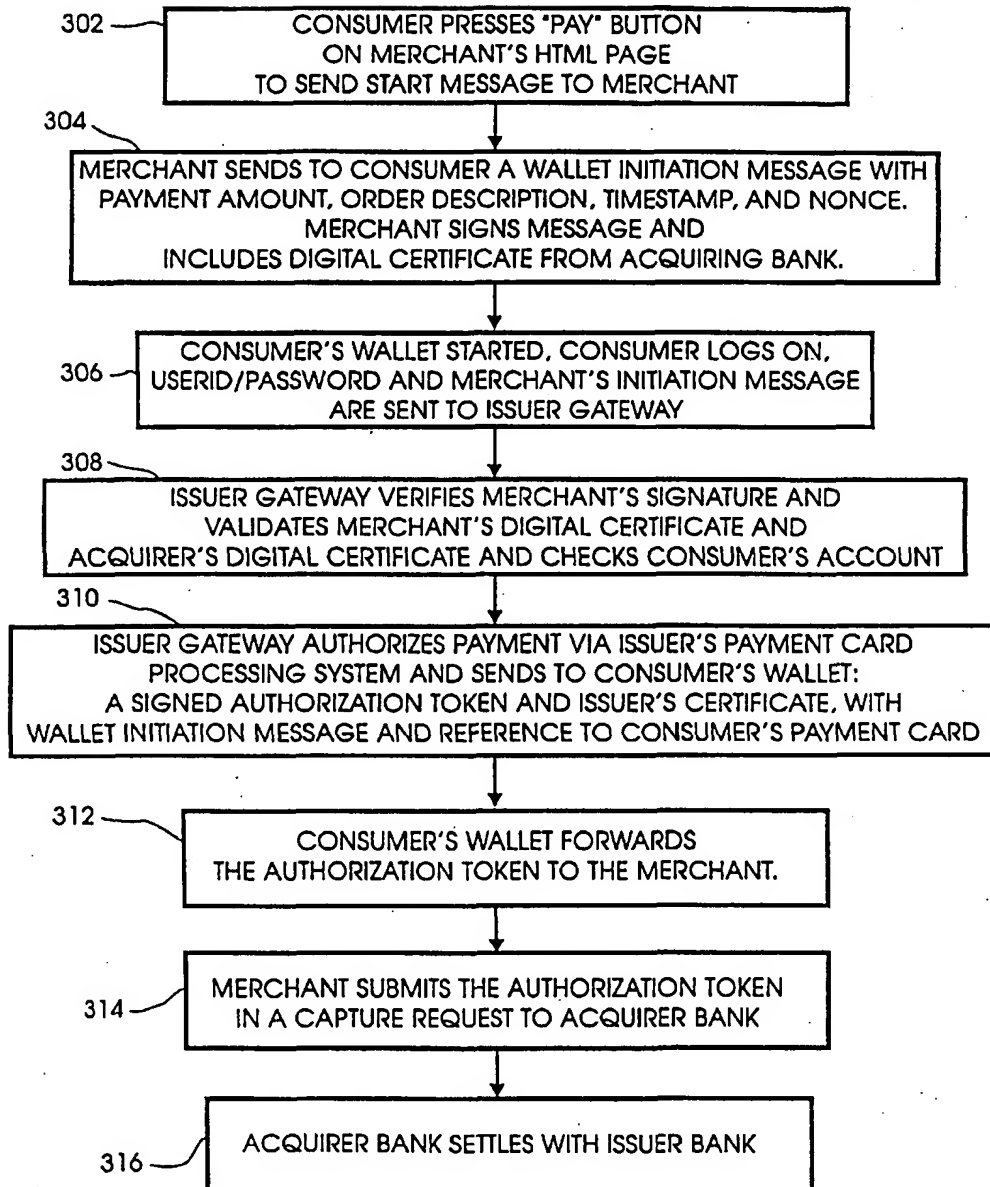


FIG. 4

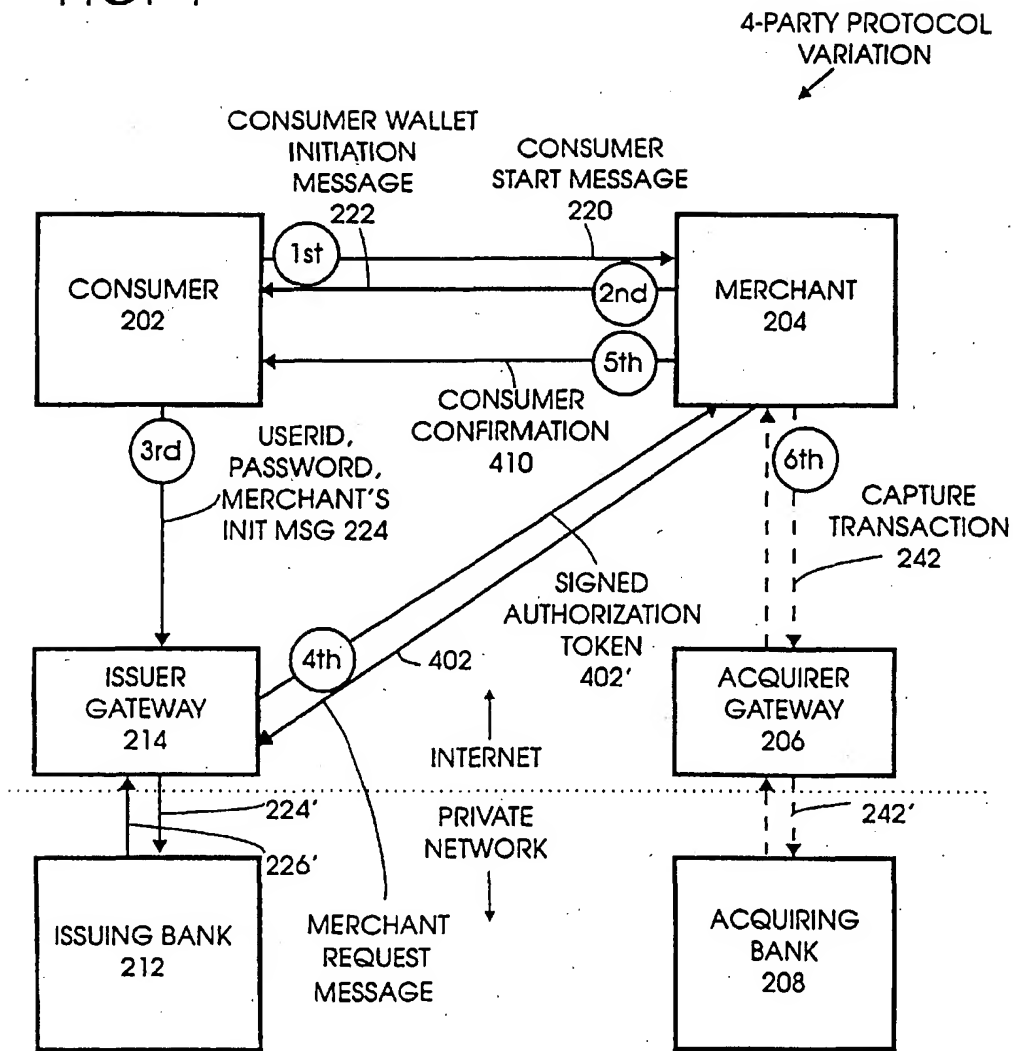


FIG. 5

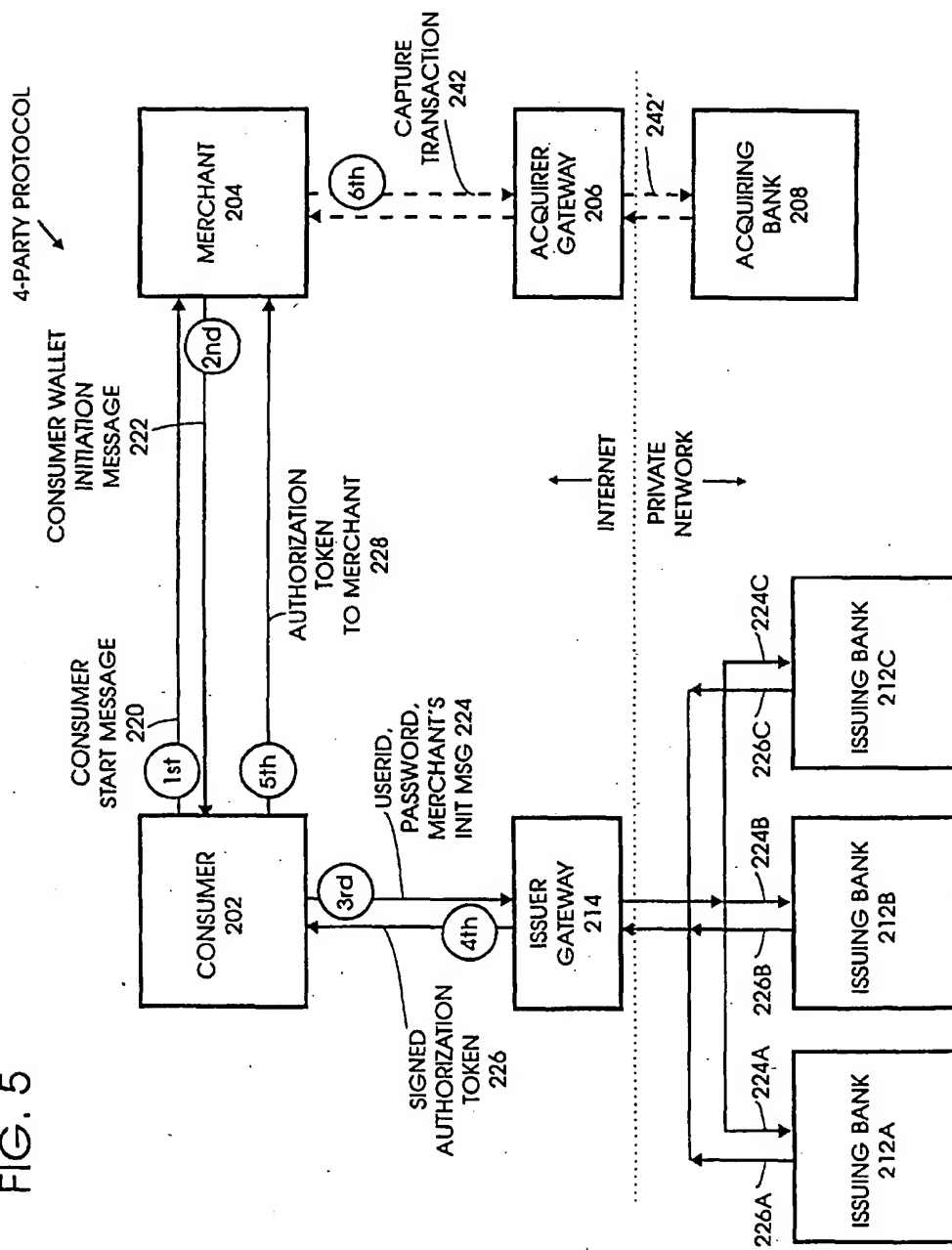


FIG. 6

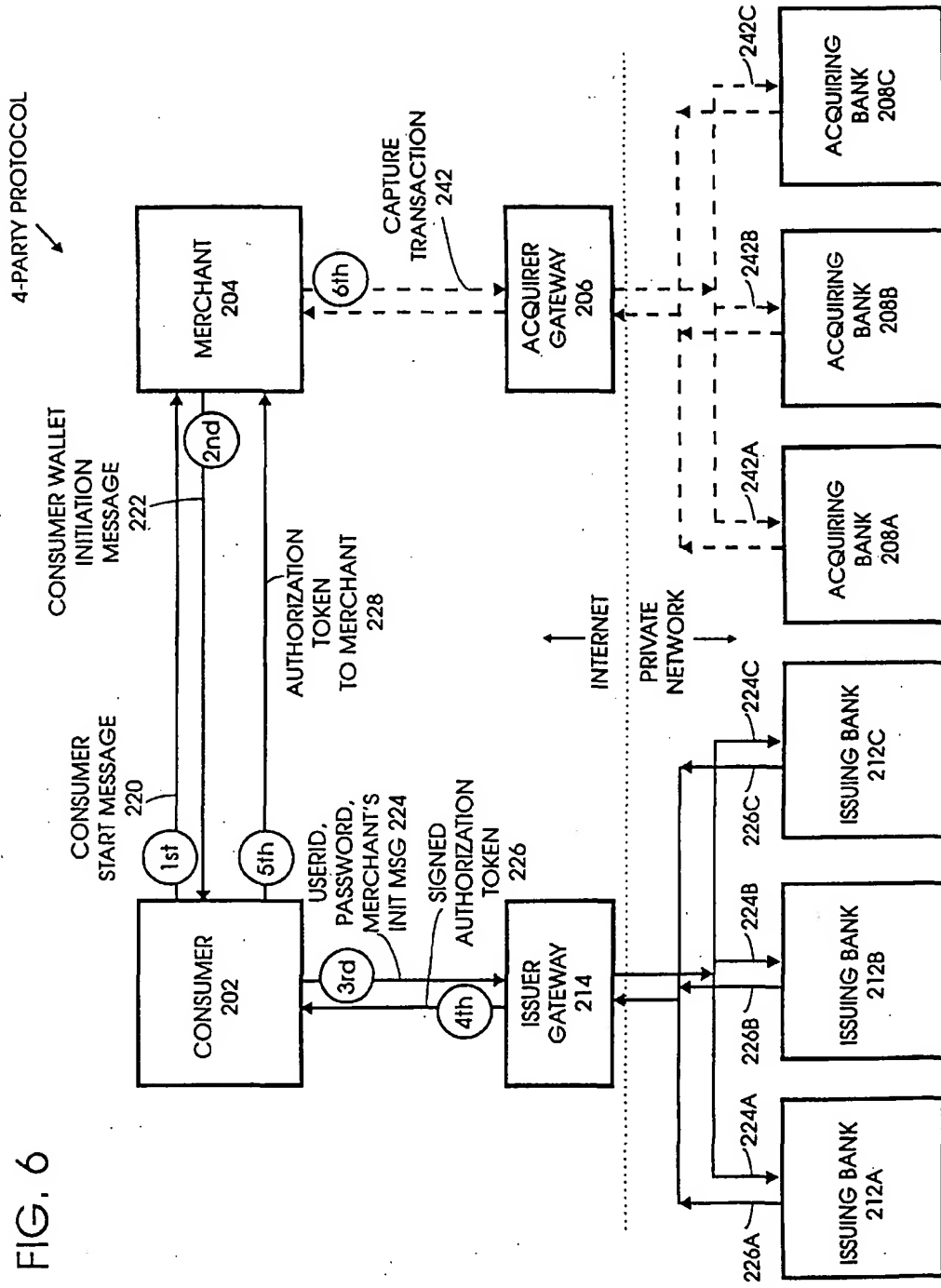


FIG. 7

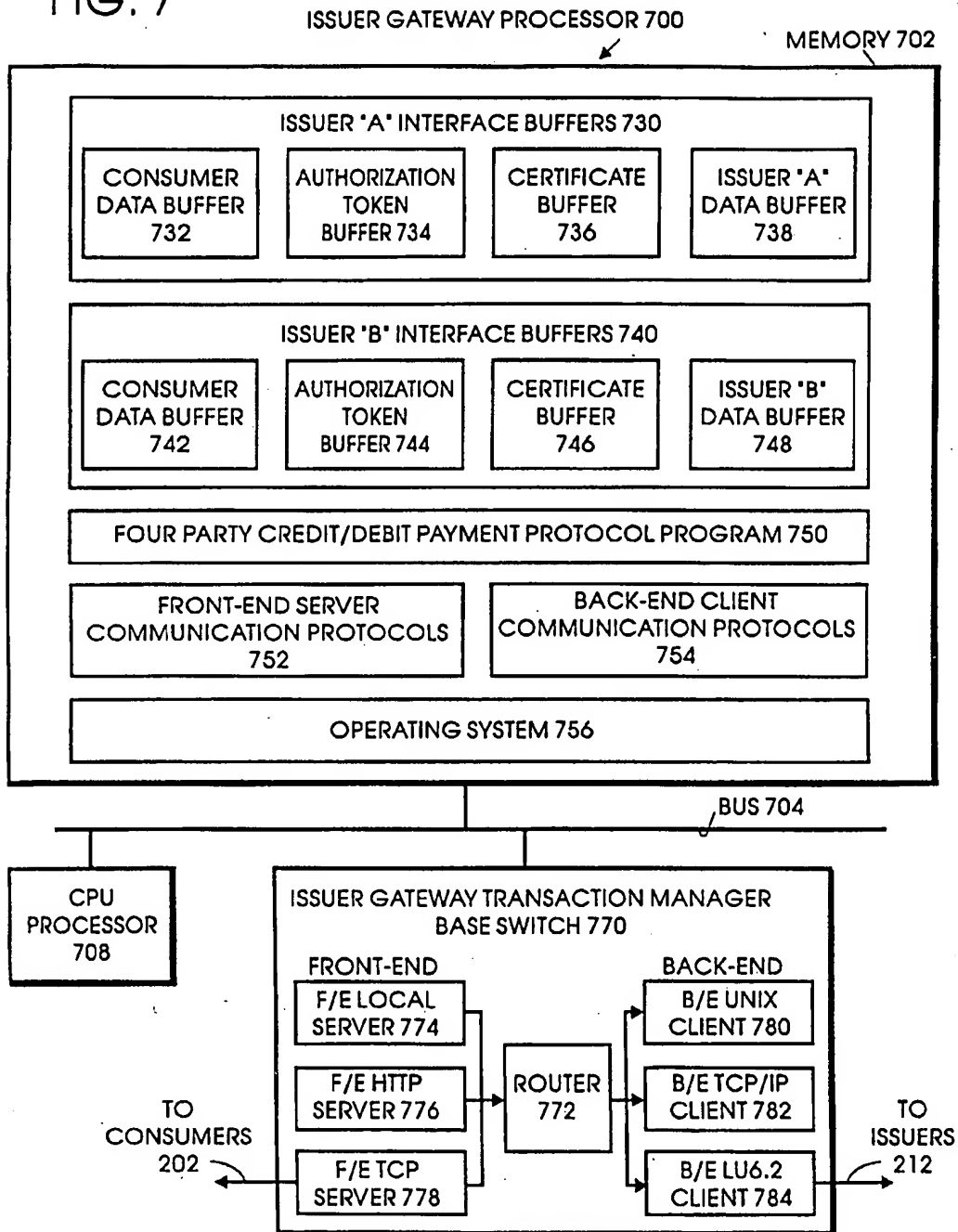


FIG. 8

ISSUER GATEWAY PROCESS

800

